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B1 (Official	Form 1)(1/	08)				oarriorr		igo ± o	· ·-			
			United No			ruptcy t of Illin		,			Vo	oluntary Petition
Name of Do DuFoe,	,	ividual, ent	er Last, First	t, Middle):			Name	e of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Na (include man				8 years					used by the J maiden, and			8 years
Last four dig (if more than	one, state all)	Sec. or Indi	vidual-Taxp	oayer I.D. (	(ITIN) No./	Complete E	IN Last to	four digits ore than one, s	f Soc. Sec. or state all)	r Individual-	Taxpayer 1	I.D. (ITIN) No./Complete EIN
Street Addre	ess of Debto eldcrest D	*	Street, City,	and State)	):	ZIP Code		t Address of	f Joint Debtor	(No. and St	reet, City,	and State):
						61108						Zii code
County of R Winneba		of the Prin	cipal Place o	of Busines	s:		Coun	ty of Reside	ence or of the	Principal Pl	ace of Bus	siness:
Mailing Add	dress of Deb	otor (if diffe	rent from st	reet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	nt from st	reet address):
					_	ZIP Code	:					ZIP Code
I	D.:1 A		-! D-l-4-									
Location of (if different				ır								
		f Debtor				of Business	;		•	-		e Under Which
		Organization) one box)		П Неа	Checl) Ith Care Bu	c one box)		Chone		Petition is Fi	iled (Chec	k one box)
■ Individu			ora)	Sing	gle Asset R	eal Estate as	defined	Chapt				Petition for Recognition
	ibit D on pa			in l	1 U.S.C. § lroad	101 (51B)		☐ Chapt	ter 11		U	n Main Proceeding
☐ Corporat	-	-		☐ Stoo	ckbroker			☐ Chapter 12 ☐ Chapter 15 Petition for Recognition ☐ Chapter 13 ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding			2	
☐ Partners	hip				nmodity Br aring Bank	oker		Спар	ICI 13			
Other (If check this	f debtor is not s box and stat			Oth							e of Debts	
			, ,			empt Entity k, if applicabl		Debts	are primarily co		k one box)	☐ Debts are primarily
				und	otor is a tax- er Title 26	exempt org of the Unite	anization d States	defined "incuri	d in 11 U.S.C. § ed by an indivional, family, or	§ 101(8) as idual primarily	y for	business debts.
		Filing F	ee (Check o	ne box)			Chec	k one box:		Chapter 11	Debtors	-
Full Fili	ng Fee attac	ched										in 11 U.S.C. § 101(51D). ned in 11 U.S.C. § 101(51D).
	gned applic	ation for the	nents (applice court's constallments.	sideration	certifying t	hat the deb	tor	k if: Debtor's	aggregate nor	ncontingent l	liquidated	debts (excluding debts owed
☐ Filing Fe		•					_ l _	to insider k all applica	s or affiliates) able boxes:	are less that	n \$2,190,0	J00.
attach si	gned applic	ation for the	e court's con	sideration	. See Official	Form 3B.		A plan is Acceptan	being filed w	n were solici	ited prepet	tition from one or more .S.C. § 1126(b).
Statistical/A				6 11	9		11.			THIS	SPACE IS	S FOR COURT USE ONLY
■ Debtor e	estimates tha	at, after any	be availabl exempt pro for distribu	perty is ex	cluded and	administrat		es paid,				
Estimated N	_	_	_	_	_	_	_		_	1		
1- 49	□ 50- 99	100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A	_									1		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated L  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,001 to \$1 billion				

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B1 (Official For	rm 1)(1/08)	Page 2 01 41	Page 2
Voluntar	y Petition	Name of Debtor(s): DuFoe, Edith C	
(This page mi	ust be completed and filed in every case)	Dui de, Editii C	
1 3	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two,	attach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If r	more than one, attach additional sheet)
Name of Debt - None -	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is an	Exhibit B a individual whose debts are primarily consumer debts.)
forms 10K a pursuant to and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petition have informed the petitioner 12, or 13 of title 11, United sunder each such chapter. If trequired by 11 U.S.C. §342(	ner named in the foregoing petition, declare that I that [he or she] may proceed under chapter 7, 11, States Code, and have explained the relief available arther certify that I delivered to the debtor the notice b).
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Jason R. Allen # Signature of Attorney for Jason R. Allen # 62	Debtor(s) (Date)
	Exh	ibit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and is	dentifiable harm to public health or safety?
	Exh	nibit D	
_	bleted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made interesting.	-	d attach a separate Exhibit D.)
-	D also completed and signed by the joint debtor is attached a	and made a part of this petition	on.
	Information Regardin	_	
_	(Check any ap Debtor has been domiciled or has had a residence, princip	-	inal assets in this District for 190
•	days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership	pending in this District.
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a	defendant in an action or
	Certification by a Debtor Who Reside		l Property
	(Check all app Landlord has a judgment against the debtor for possession		checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Cambo of Microsoft dam occurred Jacquiton)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.		
	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C. §	362(1)).

#### B1 (Official Form 1)(1/08)

### Voluntary Petition

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Edith C DuFoe

Signature of Debtor Edith C DuFoe

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 31, 2008

Date

#### Signature of Attorney\*

X /s/ Jason R. Allen #

Signature of Attorney for Debtor(s)

Jason R. Allen # 6288932

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

20 W. Kinzie

13th Floor

Chicago, IL 60610

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

January 31, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

DuFoe, Edith C

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

-	,
•	1
∠\s	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Edith C DuFoe		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
☐ 2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. <i>You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed</i>

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to
obtain the services during the five days from the time I made my request, and the following exigent
circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case
now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances
here.]

through the agency no later than 15 days after your bankruptcy case is filed.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

Date: January 31, 2008

☐ 4. I am not requir	red to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accom	panied by a motion for determination by the court.]
☐ Incapacity	7. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so	as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);	
•	(Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being ble effort, to participate in a credit counseling briefing in person, by telephone, or );
☐ Active mi	litary duty in a military combat zone.
	ates trustee or bankruptcy administrator has determined that the credit counseling 109(h) does not apply in this district.
I certify under pena	alty of perjury that the information provided above is true and correct.
	dith C DuFoe

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Edith C DuFoe		Case No.	
•		Debtor	-,	
			Chapter	7
			• -	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	83,500.00		
B - Personal Property	Yes	3	11,030.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		87,840.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		4,690.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		57,824.05	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,719.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,869.00
Total Number of Sheets of ALL Schedu	ıles	19			
	T	otal Assets	94,530.00		
			Total Liabilities	150,354.05	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Edith C DuFoe		Case No.		
_		Debtor	•,		
			Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	4,690.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	4,690.00

#### State the following:

Average Income (from Schedule I, Line 16)	1,719.00
Average Expenses (from Schedule J, Line 18)	1,869.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	400.00

#### State the following:

		-
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	4,690.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		57,824.05
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		57,824.05

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B6A (Official Form 6A) (12/07)

In re	Edith C DuFoe	Case No	
-		,	
		Debtor	

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real Estate located at 1116 Fieldcrest Drive, Rockford IL 61108		-	83,500.00	79,734.00

Value based on appraisal

Sub-Total > 83,500.00 (Total of this page)

83,500.00 Total >

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Edith C DuFoe	Case No.	_
		Debtor	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  Personal Used Clothing  Personal Used Clothing  A Savings account with Associated Bank  - 75.0  Checking account with Associated Bank  - 15.0  The cooperatives.  X  Savings account with Associated Bank  - 75.0  The cooperatives are cooperatives.  X  Miscellaneous used household goods  - 750.0  The cooperatives and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  A Wearing apparel.  Personal Used Clothing  - 450.0  The cooperatives are cooperatives.  A Wiscellaneous costume jewelry  - 100.0		Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
accounts, certificates of deposit, or shares in barks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact dise, and other collections or collectibles.  6. Wearing apparel.  Personal Used Clothing  Personal Used Clothing  Personal Used Clothing  Associated Bank  - 75.0  Checking account with Associated Bank  - 15.0  **Checking account w	1.	Cash on hand	Х			
shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  7. Furs and jewelry.  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  8. A savings account with Associated Bank  9. Checking account with Associated Bank  9. Miscellaneous used household goods  9. Checking account with Associated Bank  9. Miscellaneous used household goods  9. Checking account with Associated Bank  9. Personal Used Clothing  9. Personal Used Clothing  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities, Itemize and name each  11. Annuities, Itemize and name each  12. A surrender value  13. Security deposits with public utilities, telephone company of each policy and itemize surrender or refund value of each.	2.		С	hecking account with Associated Bank	-	50.00
homestead associations, or credit unions, brokerage houses, or cooperatives.  Security deposits with public utilities, telephone companies, landlords, and others.  Household goods and furnishings, including audio, video, and computer equipment.  Miscellaneous used household goods  Household goods and furnishings, including audio, video, and computer equipment.  Miscellaneous used household goods  Household goods and furnishings, including audio, video, and computer equipment.  Miscellaneous used household goods  Household goods		shares in banks, savings and loan,	S	avings account with Associated Bank	-	75.00
utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  Personal Used Clothing  Personal Used Clothing  Miscellaneous costume jewelry  Miscellaneous costume jewelry  Nigerarms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  X		homestead associations, or credit unions, brokerage houses, or	С	hecking account with Associated Bank	-	15.00
including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel. Personal Used Clothing - 450.0  7. Furs and jewelry. Miscellaneous costume jewelry - 100.0  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each X	3.	utilities, telephone companies,	Х			
objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel. Personal Used Clothing - 450.0  7. Furs and jewelry. Miscellaneous costume jewelry - 100.0  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each X	4.	including audio, video, and	М	iscellaneous used household goods	-	750.00
7. Furs and jewelry.  Miscellaneous costume jewelry  - 100.0  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each  X   Miscellaneous costume jewelry  - 100.0  Stoneridge Life - Term Life Insurance - no cash - 0.0  surrender value  X	5.	objects, antiques, stamp, coin, record, tape, compact disc, and	Х			
<ul> <li>8. Firearms and sports, photographic, and other hobby equipment.</li> <li>9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> <li>10. Annuities. Itemize and name each</li> <li>X</li> <li>Stoneridge Life - Term Life Insurance - no cash - surrender value</li> <li>0.0</li> <li>X</li> <li>3. Annuities. Itemize and name each</li> <li>X</li> </ul>	6.	Wearing apparel.	Р	ersonal Used Clothing	-	450.00
and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each  X  Stoneridge Life - Term Life Insurance - no cash - surrender value	7.	Furs and jewelry.	M	iscellaneous costume jewelry	-	100.00
Name insurance company of each policy and itemize surrender or refund value of each.  Surrender value  Surrender value  X	8.		X			
	9.	Name insurance company of each policy and itemize surrender or			-	0.00
	10.		X			

2 continuation sheets attached to the Schedule of Personal Property

1,440.00

Sub-Total >

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Edith C DuFoe	Case No.
-		Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
				Sub-Tota	al > 0.00
			(T	otal of this page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Edith C DuFoe	Case No.
_		•

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		03 Pontiac Aztec 50,000 miles llue based on NADA	-	9,590.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Χ			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Χ			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 9,590.00 (Total of this page) 11,030.00

Total >

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

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B6C (Official Form 6C) (12/07)

Value based on NADA

In re	Edith C DuFoe	Case No
		,

Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Real Estate located at 1116 Fieldcrest Drive, Rockford IL 61108 Value based on appraisal	735 ILCS 5/12-901	15,000.00	83,500.00
Checking, Savings, or Other Financial Accounts, Ce			
Checking account with Associated Bank	735 ILCS 5/12-1001(b)	50.00	50.00
Savings account with Associated Bank	735 ILCS 5/12-1001(b)	75.00	75.00
Checking account with Associated Bank	735 ILCS 5/12-1001(b)	15.00	15.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	750.00	750.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	450.00	450.00
Furs and Jewelry Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	100.00	100.00
Automobiles, Trucks, Trailers, and Other Vehicles 2003 Pontiac Aztec 50,000 miles	735 ILCS 5/12-1001(c)	2,400.00	9,590.00

Total: 18,840.00 94,530.00

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B6D (Official Form 6D) (12/07)

In re	Edith C DuFoe	Case No.	
_		Debtor	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

C Husband Wife Joint or Community C U D AMOUNT OF											
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C O D E C O D		CONTINGEN	L I Q	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY			
Account No. xxxxxxxx1504			Opened 7/21/03 Last Active 9/06/07	T	Ę						
G M A C 2740 Arthur St Roseville, MN 55113		-	Automobile Lien  2003 Pontiac Aztec 50,000 miles Value based on NADA  Value \$ 9,590.00				8,106.00	0.00			
Account No. xxxxxxxxx3976	┪	T	Opened 6/23/03 Last Active 8/23/07				5,755755				
Wells Fargo Home Mortgage 3476 Stateview Blvd Fort Mill, SC 29715		-	Mortgage  Real Estate located at 1116 Fieldcrest Drive, Rockford IL 61108 Value based on appraisal  Value \$ 83,500.00				79,734.00	0.00			
Account No.			Value \$								
Account No.											
			Value \$								
0 continuation sheets attached			S (Total of t		tota pag		87,840.00	0.00			
			(Report on Summary of Sc		Γota lule		87,840.00	0.00			

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B6E (Official Form 6E) (12/07)

•				
In re	Edith C DuFoe		Case No	
		Debtor,	·	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do

so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardi Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).  If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the approp schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed,
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative
of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Edith C DuFoe	Case No.	
_		Debtor	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. xx6785 06 Taxes Department of the Treasury 0.00 Internal Revenue Service Kansas City, MO 64999-0010 4,690.00 4,690.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 1 continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 4,690.00 4,690.00 0.00 (Report on Summary of Schedules) 4,690.00 4,690.00

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B6F (Official Form 6F) (12/07)

In re	Edith C DuFoe	Case No.
-		Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community		СО	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF CL.	D AIM E.	NH - NG HZ	UNLIQUIDAT	I SPUTED	AMOUNT OF CLAIM
Account No. xxxxx4237			06 Medical Services		T	TED		
Aetna PO Box 402299 Atlanta, GA 30384-2299		-	Medical Services			D		125.00
Account No. xxxxx1423		t	Opened 7/30/07 Last Active 9/01/07					
Allied Interstate Inc 260 Lond Ridge Rd Corporate Office Stanford, CT 06902		-	Collection for Mci Notice Only					0.00
Account No. xxxx0113  Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		-	Opened 4/26/07 Last Active 7/01/07 Collection for Washington Mutual Notice Only					
Account No. xxxx2010		-	07					0.00
Baker, Miller, Markoff, Krasny LLC 29 N Wacker Drive 5th Floor Chicago, IL 60606-3221		-	Collection for Discover Notice Only					0.00
6 continuation sheets attached			T)	Sotal of th		tota pag		125.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Edith C DuFoe	Case No.
•		Debtor

	I c	Нп	sband, Wife, Joint, or Community	I c	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXT_XGEXT	NL - QU - DATED	I S P U T E D	AMOUNT OF CLAIM
Account No. 1543			Opened 6/10/03 Last Active 7/01/06	Т	T E		
Bank of America Nc4-105-03-14 4161 Peidmont Pwy Greensboro, NC 27420		-	CreditCard				3,544.00
Account No. xxxxxxxxxx4798			Opened 9/13/05 Last Active 8/13/06				
Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126		-	CheckCreditOrLineOfCredit				18,913.00
Account No. xxxxxxxx7273			Opened 12/29/04 Last Active 6/26/06				
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-	CreditCard				3,571.00
Account No. xxxxxxxxxxxxx8251	t		Opened 4/01/03				
Conseco Finance Po Box 6154 Rapid City, SD 57709		-	ChargeAccount				0.00
Account No. xx5297	L		06	+		$\vdash$	
Crusaders Central Clinic Assoc PO Box 5311 Rockford, IL 61125-0311		-	Medical Services				82.00
Sheet no. 1 of 6 sheets attached to Schedule of	-		1	Sub	tota	ıl	26,110.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	20,110.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Edith C DuFoe	Case No.
•		Debtor

	<u></u>	Ц.	sband, Wife, Joint, or Community		_	U	ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIS SUBJECT TO SETOFF, SO STATE		CONTINGEN	ONL-QU-DAT	ローのPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx7727			Opened 12/01/90 Last Active 3/20/06		Т	T E D		
Discover Financial Po Box 3025 New Albany, OH 43054		-	CreditCard			D		12,603.00
Account No. xxxx0966  Freedman Anselmo Lindberg & Rappe PO Box 3228 Naperville, IL 60566		-	07 Collection for Capital One Bank Notice Only					
								0.00
Account No. xxxxxxxx0563  Gembppbycr Po Box 103104 Roswell, GA 30076		-	Opened 6/01/06 CheckCreditOrLineOfCredit					0.00
Account No. xxxxxxxx1321  HSBC / Best Buy Po Box 15522 Wilmington, DE 19850		-	Opened 3/30/00 Last Active 1/29/07 ChargeAccount					35.00
Account No. xxxxxxxx9098  Hsbc Nv Hsbc Card Services Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197		-	Opened 11/09/03 Last Active 7/17/06 CreditCard					1,424.00
Sheet no. 2 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			/T	So Stal of th		ota		14,062.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Edith C DuFoe	Case No
-		Debtor

	C	Ни	sband, Wife, Joint, or Community	1	2 11	Пр	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	!		DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx4902  I C System Po Box 64378 St Paul, MN 55164		-	Opened 10/09/06 Last Active 7/01/07 Collection for Deborah Mc Coy M D Notice Only		T E		0.00
Account No. xxxxxxxxx7002  Insight PO Box 740273 Cincinnati, OH 45274-0273		-	05 Collection				114.05
Account No. xx8920  Jc Penney Ge Money/Attn: Bankruptcy Dept 4125 Windward Plaza, Building 300 Alpharetta, GA 30005	_	-	Opened 7/07/04 Last Active 7/10/07 ChargeAccount				53.00
Account No. xx3433  John P. Frye, PC PO Box 13665 Roanoke, VA 24036-3665		-	07 Collection for HH Bank Notice Only				0.00
Account No. Xxxx4902  Jolas & Associates LLP 202 1st St NW PO Box 4000 Mason City, IA 50401		-	07 Collection for Deborah McCoy MD Notice Only				0.00
Sheet no. <u>3</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		1	(Total		btot s pa		167.05

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B6F (Official Form 6F) (12/07) - Cont.

In re	Edith C DuFoe	Case No.	_
_		Debtor ,	

	<u></u>	ш	sband, Wife, Joint, or Community		_	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL. IS SUBJECT TO SETOFF, SO STAT	ATM	CONTINGENT	ONL-QU-DATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx2552			Opened 5/20/05 Last Active 12/22/06		T	T E		
Kohls Po Box 3120 Milwaukee, WI 53201		-	CreditCard	-		D		122.00
Account No. xxx-xx-4703			03					
MCI The Neighborhood P.O. Box 4600 Iowa City, IA 52244		-	Utility					257.00
Account No. xxx-xx-4703	_	$\vdash$	07			_	_	
NCO Financial 507 Prudential Rd. Horsham, PA 19044		-	Collection for Bank of America Notice Only					0.00
Account No. xxxxxxxx0028			Opened 7/01/00 Last Active 8/01/02					0.00
Nextcard Inc Pob 922968 Norcross, GA 30010		-	CreditCard					1,779.00
Account No. x0363	_	$\vdash$	Opened 9/01/00 Last Active 8/01/07					
Nicor Gas 1844 Ferry Road Naperville, IL 60507		-	Other					0.00
Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(7)	Su Total of th		ota		2,158.00
creations from a chaceared frompriority claims			(1	Jun OI III	20	rug	,0,	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Edith C DuFoe	Case No.	_
_		Debtor ,	

	С	Ни	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	COZH_ZGWZH	NL - QU - DATED	SPUTED	AMOUNT OF CLAIM
Account No. xxx0558			06		Т	T E		
OSF Saint Anthony Medical Center 5666 E State Street Rockford, IL 61108		-	Medical Services			D		579.00
Account No. xxxxxxxxxxxx1018			07					
Pentagroup Financial LLC 5959 Corporate Drive, Suite 1400 Houston, TX 77036		-	Collection for Providian Bank Notice Only					
								0.00
Account No. xxxxxx2301  People First Recoveries 2080 Elm St SE Minneapolis, MN 55414-2531		-	07 Collection for HSBC Notice Only					0.00
Account No. xxxxxxxxxxxx2292			Opened 4/01/95 Last Active 3/04/07					
Sears Citi Corp Credit Services Po Box 20363 Kansas City, MO 64195		-	CreditCard					9,557.00
Account No. xxxx5549			07					
Solomon and Solomon Five Columbia Circle Albany, NY 12203		_	Collection for MCI Communications Notice Only					0.00
Sheet no. 5 of 6 sheets attached to Schedule of				S	ubt	ota	1	40.426.00
Creditors Holding Unsecured Nonpriority Claims				Γotal of th	iis	pag	e)	10,136.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Edith C DuFoe	Case No
•		Debtor ,

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. AV7865  Viking Collection Service PO Box 59207 Minneapolis, MN 55459-0207	CODEBTOR	H HWJC	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  07 Collection for Wells Fargo Notice Only	C O N T I N G E N T T			- 1	AMOUNT OF CLAIM
Account No. xxxxxx1473  Washington Mutual / Providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29603		-	Opened 7/26/04 Last Active 4/25/07 CreditCard					2,582.00
Account No. xxxxxxxx9233  Wells Fargo Po Box 7648 Boise, ID 83707		-	Opened 8/11/04 Last Active 7/23/06 CreditCard					2,484.00
Account No. xxxxxxxxxxxxx3349  WFNNB / Lane Bryant Po Box 182125 Columbus, OH 43218		-	Opened 8/13/03 Last Active 6/26/06 ChargeAccount					0.00
Account No.								
Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	Subtotal (Total of this page)				e)	5,066.00		
			(Report on Summary of S		Γot dul		- 1	57,824.05

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B6G (Official Form 6G) (12/07)

In re	Edith C DuFoe	Case No.
_		Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-70266 Doc 1 Filed 01/31/08 Entered 01/31/08 10:47:13 Desc Main Document Page 24 of 41

B6H (Official Form 6H) (12/07)

In re	Edith C DuFoe	Case No.
		Dobtor ,

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Edith C DuFoe		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital S	Status:	DEPENDENTS OF DEBT	OR AND SP	OUSE		
Single		RELATIONSHIP(S): None.	AGE(S):			
<b>Employment:</b>		DEBTOR	ı	SPOUSE		
Occupation						
Name of Employe	er 🗆	Disability				
How long employ	ed					
Address of Emplo	oyer					
INCOME: (Estin	nate of average or p	rojected monthly income at time case filed)		DEBTOR		SPOUSE
		commissions (Prorate if not paid monthly)	\$	0.00	\$	0.00
2. Estimate month	nly overtime		\$	0.00	\$	0.00
3. SUBTOTAL			\$	0.00	\$_	0.00
4. LESS PAYRO	LL DEDUCTIONS					
	xes and social secu	rity	\$	0.00	\$	0.00
b. Insurance		•	\$	0.00	\$	0.00
c. Union due	es		\$	0.00	\$	0.00
d. Other (Sp	ecify):		\$	0.00	\$	0.00
			\$	0.00	\$	0.00
5. SUBTOTAL O	F PAYROLL DED	UCTIONS	\$	0.00	\$	0.00
6. TOTAL NET N	MONTHLY TAKE	HOME PAY	\$	0.00	\$_	0.00
7. Regular income	e from operation of	business or profession or farm (Attach detailed statement)	\$	0.00	\$	0.00
8. Income from re			\$	0.00	\$	0.00
9. Interest and div			\$	0.00	\$	0.00
dependents 1	isted above	payments payable to the debtor for the debtor's use or that	of \$	0.00	\$	0.00
	y or government ass		ф	4 240 00	ф	0.00
(Specify):	Disability		\$ <del>_</del>	1,319.00 0.00	\$ <b>—</b>	0.00
12. Pension or ret	inament in some		» —	0.00	ъ <u>–</u>	0.00
13. Other monthly			<b>»</b>	0.00	<b>»</b> —	0.00
(Specify):	Support from B	rother	\$	400.00	\$	0.00
(Speen)).			\$	0.00	\$	0.00
14. SUBTOTAL 0	OF LINES 7 THRO	UGH 13	\$	1,719.00	\$ <u>_</u>	0.00
		E (Add amounts shown on lines 6 and 14)	\$	1,719.00	\$_	0.00
				\$	1,719	
10. COMBINED	AVEKAGE MONT	HLY INCOME: (Combine column totals from line 15)	I	φ	, •	_

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Edith C DuFoe		Case No.	
		Debtor(s)		

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and t case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly to s	ly rate. The	•
expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 2	22C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	olete a separa	ate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	776.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	30.00
c. Telephone	\$	45.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food 5. Clothing	\$	225.00 0.00
6. Laundry and dry cleaning	ф ——	0.00
7. Medical and dental expenses	\$ <del></del>	30.00
8. Transportation (not including car payments)	\$ <del></del>	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	26.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Ψ <u></u>	
a. Auto	\$	387.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,869.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	=	
a. Average monthly income from Line 15 of Schedule I	\$	1,719.00
b. Average monthly expenses from Line 18 above	\$	1,869.00
c. Monthly net income (a. minus b.)	\$	-150.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Edith C DuFoe			Case No.	
			Debtor(s)	Chapter	7
				-	
	DECLARATION C	ONCERN	ING DEBTOR'S SO	CHEDULI	ES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR					BTOR
	I declare under penalty of perjury th  21 sheets, and that they are true and co				
Date	January 31, 2008	Signature	/s/ Edith C DuFoe Edith C DuFoe Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

In re	Edith C DuFoe		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$24,638.00 Employment income - 2005 - based on tax transcripts

#### 2. Income other than from employment or operation of business

No	ne

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$67,627.00	SOURCE Non-employment income (i.e. unemployment compensation, social security, pension) - 2006 - based on tax transcripts
\$15,480.00	Non-employment income (i.e. unemployment compensation, social security, pension) - 2007 - based on Social Security award
\$1,319.00	Non-employment income (i.e. unemployment compensation, social security, pension)

#### - 2008 - based on Social Security award

#### 3. Payments to creditors

### None Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT
AMOUNT PAID
OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
Discover Financial v. DuFoe
O7 AR 492

COURT OR AGENCY
AND LOCATION
Circuit Court of Winnebago
County

COURT OR AGENCY
AND LOCATION
DISPOSITION
Circuit Court of Winnebago
County

3

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, DESCRIPTION AND VALUE OF FORECLOSURE SALE, TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION NAME AND ADDRESS OF COURT

OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY** 

7. Gifts

None 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION Child through World Vision PLEASE PROVIDE

RELATIONSHIP TO DEBTOR, IF ANY None

DATE OF GIFT Monthly contribution

DATE OF

DESCRIPTION AND VALUE OF GIFT

DESCRIPTION AND VALUE OF

\$26

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Legal Helpers
20 W. Kinzie
Suite 1300
Chicago, IL 60610

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2007 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

4

\$1300 - for legal services

Credit Infonet 4540 Honeywell Ct Dayton, OH 45424-5760

2007

\$354 - to obtain tax transcripts, credit reports, credit counseling and debtor education courses, and post-discharge liability dispute

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor

occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and,

if known, the Environmental Law:

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS

**ENDING DATES** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 31, 2008

Signature /s/ Edith C DuFoe
Edith C DuFoe
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

7

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Form 8 (10/05)

### **United States Bankruptcy Court** Northern District of Illinois

	Northern Distr	ict of Illinois			
In re Edith C DuFoe	Deł	otor(s)	Case N Chapte	- <u>-</u>	
CHAPTER 7 INI	DIVIDUAL DEBTOR	'S STATEME	ENT OF I	NTENTION	
I have filed a schedule of assets and lia					
☐ I have filed a schedule of executory con	ntracts and unexpired leases w	hich includes perso	onal property s	subject to an unexp	ired lease.
I intend to do the following with respec	ct to property of the estate whi	ch secures those de	bts or is subje	ect to a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2003 Pontiac Aztec 50,000 miles Value based on NADA	GMAC				Х
Real Estate located at 1116 Fieldcrest Drive, Rockford IL 61108 Value based on appraisal	Wells Fargo Home Mortgage				Х
Description of Leased Property -NONE-	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
Date January 31, 2008	Signature /s/	Edith C DuFoe			

Edith C DuFoe Debtor

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In re	Edith C DuFoe		Case No.	
		Debtor(s)	Chapter	7

	ъ	TI G G & 222()	D 1 D 1	20164) T 12 T			
1.	compensation p	aid to me within one ye	ear before the filing	2016(b), I certify that I am of the petition in bankruptcy, or in connection with the bankruptcy.	or agreed to be	paid to me, for services re-	
	For legal s	ervices, I have agreed to	o accept		\$	1,300.00	
	Prior to the	e filing of this statemen	t I have received			1,300.00	
	Balance D	ue				0.00	
2.	The source of the	ne compensation paid to	me was:				
	•	Debtor		Other (specify):			
3.	The source of c	ompensation to be paid	to me is:				
		Debtor		Other (specify):			
4.	■ I have n firm.	ot agreed to share the a	bove-disclosed com	pensation with any other pers	on unless they	are members and associates	s of my law
				sation with a person or person mes of the people sharing in the			y law firm.
5.	<ul><li>a. Analysis of</li><li>b. Preparation</li><li>c. Representat</li><li>d. [Other provi</li></ul>	the debtor's financial sit and filing of any petitio ion of the debtor at the sions as needed]	tuation, and rendering on, schedules, statem meeting of creditors	er legal service for all aspects ing advice to the debtor in dete nent of affairs and plan which and confirmation hearing, an to market value; exemptio	ermining wheth may be require ad any adjourne	er to file a petition in bank d; d hearings thereof;	ruptcy;
6.	Repre financ motio	sentation of the debto ial management cour ns pursuant to 11 US	ors in any discharç rse fees, post-disc C 522(f)(2)(A) for	loes not include the following geability actions, any docur harge credit repair, judicial avoidance of liens on hous reparation and filing of re	ment retrieval lien avoidanc sehold goods,	es, preparation and filing relief from stay actions, i	of motions to
			(	CERTIFICATION			
thi	I certify that the bankruptcy proc		e statement of any a	greement or arrangement for	payment to me	for representation of the de	ebtor(s) in
Da	ted: January 3	1, 2008		/s/ Jason R. Allen #	<u> </u>		
		•		Jason R. Allen # 62			
				Legal Helpers, PC 20 W. Kinzie			
				ZU VV. KIIIZIE			
				13th Floor			
				13th Floor Chicago, IL 60610 (312) 467-0004 Fa	(2.45)		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

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**B 201** (04/09/06)

obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date
Address:		
20 W. Kinzie		
13th Floor		
Chicago, IL 60610		
(312) 467-0004		
I (We), the debtor(s), affirm that I (we) h	Certificate of Debtor have received and read this notice.	
Edith C DuFoe	X /s/ Edith C DuFoe	January 31, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

# United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Edith C DuFoe	Debtor(s)	Case No. Chapter 7	
	VI	ERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	38
	The above-named Debtor(s (our) knowledge.	) hereby verifies that the list of credit	ors is true and corre	ct to the best of my
Date:	January 31, 2008	/s/ Edith C DuFoe Edith C DuFoe Signature of Debtor		

Edith C DuF ease 08-70266 Doc 1 1116 Fieldcrest Drive Rockford, IL 61108

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Ge Money/Attn: Bankruptcy Dept 4125 Windward Plaza, Building 300

Alpharetta, GA 30005

Jason R. Allen # Legal Helpers, PC 20 W. Kinzie 13th Floor Chicago, IL 60610 Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0010 John P. Frye, PC PO Box 13665 Roanoke, VA 24036-3665

Aetna PO Box 402299 Atlanta, GA 30384-2299 Discover Financial Po Box 3025 New Albany, OH 43054 Jolas & Associates LLP 202 1st St NW PO Box 4000 Mason City, IA 50401

Allied Interstate Inc 260 Lond Ridge Rd Corporate Office Stanford, CT 06902 Freedman Anselmo Lindberg & Rappe PO Box 3228 Naperville, IL 60566 Kohls Po Box 3120 Milwaukee, WI 53201

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714 G M A C 2740 Arthur St Roseville, MN 55113 MCI The Neighborhood P.O. Box 4600 Iowa City, IA 52244

Baker, Miller, Markoff, Krasny LLC 29 N Wacker Drive 5th Floor Chicago, IL 60606-3221 Gembppbycr Po Box 103104 Roswell, GA 30076 NCO Financial 507 Prudential Rd. Horsham, PA 19044

Bank of America Nc4-105-03-14 4161 Peidmont Pwy Greensboro, NC 27420 HSBC / Best Buy Po Box 15522 Wilmington, DE 19850 Nextcard Inc Pob 922968 Norcross, GA 30010

Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126 Hsbc Nv Hsbc Card Services Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197 Nicor Gas 1844 Ferry Road Naperville, IL 60507

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091 I C System Po Box 64378 St Paul, MN 55164 OSF Saint Anthony Medical Center 5666 E State Street Rockford, IL 61108

Conseco Finance Po Box 6154 Rapid City, SD 57709 Insight
PO Box 740273
Cincinnati, OH 45274-0273

Pentagroup Financial LLC 5959 Corporate Drive, Suite 1400 Houston, TX 77036 People First **Gase** 0266 Doc 1 Filed 01/31/08 Entered 01/31/08 10:47:13 Desc Main 2080 Elm St SE Document Page 41 of 41 Minneapolis, MN 55414-2531

Sears Citi Corp Credit Services Po Box 20363 Kansas City, MO 64195

Solomon and Solomon Five Columbia Circle Albany, NY 12203

Viking Collection Service PO Box 59207 Minneapolis, MN 55459-0207

Washington Mutual / Providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29603

Wells Fargo Po Box 7648 Boise, ID 83707

Wells Fargo Home Mortgage 3476 Stateview Blvd Fort Mill, SC 29715

WFNNB / Lane Bryant Po Box 182125 Columbus, OH 43218